

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Linda M. Arendacs
Debtor

Case No. 18-02860-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 03, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2023:

Recip ID	Recipient Name and Address
db	+ Linda M. Arendacs, 305 Oak Hill Drive, Middletown, PA 17057-2321
5082326	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
5082335	+ Katherine M. Wolf, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
5082336	+ PA Department of Revenue, Bureau of Compliance, Lien Section, PO Box 280948, Harrisburg, PA 17128-0948
5240515	+ WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5275074	WILMINGTON SAVINGS FUND SOCIETY, FSB, et al., c/o BSI Financial Services, Inc., PO Box 679002, Dallas, TX 75267-9002
5275075	+ WILMINGTON SAVINGS FUND SOCIETY, FSB, et al., c/o BSI Financial Services, Inc., PO Box 679002, Dallas, TX 75267-9002, WILMINGTON SAVINGS FUND SOCIETY, FSB, et c/o BSI Financial Services, Inc. 75267-9002

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5082324	+ EDI: LCIBAYLN	Oct 03 2023 22:41:00	Bayview Loan Servicing, 4425 Ponce De Leon, 5th Floor, Coral Gables, FL 33146-1839
5108837	+ EDI: LCIBAYLN	Oct 03 2023 22:41:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
5082327	+ EDI: WFNNB.COM	Oct 03 2023 22:41:00	CP/Bon Ton, P.O. Box 182789, Columbus, OH 43218-2789
5099923	EDI: CAPITALONE.COM	Oct 03 2023 22:41:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5082325	+ EDI: CAPITALONE.COM	Oct 03 2023 22:41:00	Capital One Bank USA N.A., 10700 Capital One Way, Richmond, VA 23060-9243
5082328	Email/PDF: creditonebknotifications@resurgent.com	Oct 03 2023 18:51:46	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
5082331	EDI: DISCOVER.COM	Oct 03 2023 22:41:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
5082332	EDI: DISCOVER.COM	Oct 03 2023 22:41:00	Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850-5316
5082329	+ Email/PDF: pa_dc_claims@navient.com	Oct 03 2023 18:52:15	Dept. of Education/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
5082330	Email/Text: pitbk@weltman.com	Oct 03 2023 18:40:00	Discover Bank, c/o William T. Molczan, Esquire, Weltman, Weinberg & Reis Co., L.P.A., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
5084189	EDI: DISCOVER.COM	Oct 03 2023 22:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

5082333	EDI: IRS.COM	Oct 03 2023 22:41:00	Internal Revenue Service, Insolvency Section - BK notice, PO Box 7346, Philadelphia, PA 19101-7346
5099824	Email/PDF: resurgentbknotifications@resurgent.com	Oct 03 2023 18:52:24	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5095871	^ MEBN	Oct 03 2023 18:38:38	NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
5111245	EDI: MAXMSAIDV	Oct 03 2023 22:41:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
5083095	+ EDI: RECOVERYCORP.COM	Oct 03 2023 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5082337	EDI: PENNDEPTREV	Oct 03 2023 22:41:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
5082337	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 03 2023 18:40:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
5105297	EDI: Q3G.COM	Oct 03 2023 22:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5409209	^ MEBN	Oct 03 2023 18:38:40	U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609
5409210	^ MEBN	Oct 03 2023 18:38:41	U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609, U.S. Bank Trust National Association, as, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609
5082334	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court; Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2023 at the address(es) listed below:

Name	Email Address
Christopher M. McMonagle	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE OF ACM PRIME ALAMOSA 2018 TRUST christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE OF ACM PRIME ALAMOSA 2018 TRUST djones@sterneisenberg.com, bkecf@sterneisenberg.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE OF ACM PRIME ALAMOSA 2018 TRUST ecfmail@mwc-law.com
Tracy Lynn Updike	on behalf of Debtor 1 Linda M. Arendacs sbch13trusteeupdike@gmail.com rkvansteenacker@mette.com;ddwhistler@mette.com;sbch13trusteeupdike@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William Edward Miller	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE OF ACM PRIME ALAMOSA 2018 TRUST william.miller@padgettlawgroup.com, wedwardmiller@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1	Linda M. Arendacs		Social Security number or ITIN xxx-xx-5084	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court Middle District of Pennsylvania				
Case number: 1:18-bk-02860-HWV				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda M. Arendacs

By the court:10/3/23

Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.